

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
ABILENE DIVISION

IN RE:

MONICA SHERE SELF

CASE NO: 10-10346-RLJ-13

HEARING DATE: 7/6/2011

HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND  
PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

**I.**

**OBJECTION -- NO PROOF OF CLAIM FILED**

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
009 0 U	AUDIT SYSTEMS INC	\$310.00	011 0 U	CITIZENS EMERGENCY	\$912.00
013 0 U	CMRE FINANCIAL SERVICES INC	\$109.00	015 0 U	CREDIT SYSTEMS INTERNATIONAL INC	\$286.00
017 0 U	HSBC	\$4,274.00	025 0 U	ROAD LOANS.COM	\$10.00
029 0 U	WEST CENTRAL TEXAS COLLECTION BUREAU	\$199.00	031 0 U	YNG & YNG	\$392.00
033 0 U	ACADIA HOSPITAL	\$462.40	034 0 U	WFNNB/BEALLS	\$100.00

**II.**

**SPECIFIC OBJECTIONS**

No Objections

**III.**

**TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS**

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<b><u>SECURED CREDITORS</u></b>							
010 0	COUNTY OF CALLAHAN	2010 PROPERTY TAXES	\$2,771.40	\$121,690.00			PD DIRECT BY DEBTOR
026 0	SANTANDER CONSUMER USA	2004 CTS CADILLAC	\$16,779.23	\$15,936.00	10.00%	56	\$394.48 PAID BY TRUSTEE
030 0	WELLS FARGO FINANCIAL TEXAS INC	HOME ARREARS THRU 10-2010	\$5,400.09	\$121,690.00	10.00%	56	\$125.03 PAID BY TRUSTEE
032 0	WELLS FARGO FINANCIAL TEXAS INC	DIRECT PMTS BEIGN 11-2010	\$76,485.28	\$121,690.00			PD DIRECT BY DEBTOR
049 0	WELLS FARGO FINANCIAL TEXAS INC	POST PETITION ARREARS FOR 11/10 THRU 2/11	\$3,470.00	\$3,470.00		56	\$69.40 PAID BY TRUSTEE

**UNSECURED GENERAL CREDITORS**

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
014 0 U	LVNV FUNDING	\$1,235.70	016 0 U	PREMIER BANKCARD /CHARTER	\$451.61
	PURCHASES			PURCHASES	
020 0 U	LVNV FUNDING	\$946.03	026 1 U	SANTANDER CONSUMER USA	\$843.23
	SERVICES			SPLIT CLAIM/2004 CADILLAC	

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027 0 U	HENDRICK MEDICAL CENTER MEDICAL SERVICES/HENDRICK MEDICAL CENTER	\$7,052.56
042 0 U *	ASSET ACCEPTANCE LLC PURCHASES/TARGET Not provided for in confirmed plan.	\$2,250.98
043 0 U *	ASSET ACCEPTANCE LLC PURCHASES/WFNNB BEALLS Not provided for in confirmed plan.	\$2,766.93
044 0 U *	RJM ACQ LLC OVERDRAFT BALANCE DUE Not provided for in confirmed plan.	\$600.71
047 0 U *	LVNV FUNDING SERVICES/MCI COMMUNICATIONS Not provided for in confirmed plan.	\$92.09
048 0 U *	LVNV FUNDING SERVICES/SW BELL Not provided for in confirmed plan.	\$788.62

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

#### IV.

#### TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

No Modification Needed

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 7/6/2011 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 2201, 3RD & PINE, ABILENE, TEXAS 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 5/19/2011

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

ABILENE DIAGNOSTIC CLINIC PO BOX 5409 ABILENE TX 79608  
ACADIA HOSPITAL 1111 INDUSTRIAL BLVD #2 ABILENE TX 79602  
ASSET ACCEPTANCE LLC PO BOX 2036 WARREN MI 48090  
AUDIT SYSTEMS INC 3696 ULMERTON RD CLEARWATER FL 33762  
CALLAHAN COUNTY TAX ASSESSOR 100 W 4TH STE 101 BAIRD TX 79504  
CITIZENS EMERGENCY 1175 N MAIN BOERNE TX 78006  
CLINICAL PATHOLOGY ASSOCIATES PO BOX 3138 ABILENE TX 79604  
CMRE FINANCIAL SERVICES INC 3075 E IMPERIAL HWY STE 200 BREA CA 92821  
COUNTY OF CALLAHAN C/O MCCREARY VESALKA BRAGG & ALLEN PO BOX 1269 ROUND ROCK TX 78680  
CREDIT ONE BANK PO BOX 98875 LAS VEGAS NV 89193  
CREDIT SYSTEMS INTERNATIONAL INC 1277 COUNTRY CLUB LANE FORT WORTH TX 76112  
DELVIN NAYLOR & TURBYFILL PLLC 4801 WOODWAY SUITE 420 WEST HOUSTON TX 77056  
FIRST PREMIER BANK 3820 N LOUISE AVE SIOUX FALLS SD 57107  
HENDRICK MEDICAL CENTER COLLECTION DEPARTMENT 1900 PINE STREET ABILENE TX 79601  
HSBC ATTN BANKRUPTCY DEPARTMENT PO BOX 5213 CAROL STREAM IL 60197  
IMAGING ASSOCIATES OF ABILENE 4349 S TREADAWAY ABILENE TX 79602  
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101  
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101  
LVNV FUNDING C/O RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE SC 29603  
MCCREARY VESALKA BRAGG & ALLEN PO BOX 1269 ROUND ROCK TX 78680  
MICHAEL REED MCCREAY VESALKA ET AL PO BOX 1269 ROUND ROCK TX 78680  
MICHAEL REED OR LEE GORDON PO BOX 1269 ROUND ROCK TX 78680  
MONICA SHERE SELF 2526 FRAN CIRCLE CLYDE TX 79510  
MONTE J WHITE & ASSOCIATES PC ATTORNEY AT LAW ABILENE 402 CYPRESS SUITE 310 ABILENE TX 79601  
OREGON DEPARTMENT OF TRANSPORTATION COLLECTION UNIT 550 CAPITOL STREET NE SALEM OR 97301  
PREMIER BANKCARD /CHARTER PO BOX 2208 VACAVILLE CA 95696  
RADIOLOGY ASSOCIATES OF ABILENE PO BOX 2898 ABILENE TX 79604  
RJM ACQ LLC 575 UNDERHILL BLVD SUITE 224 SYOSSETT NY 11791  
ROAD LOANS.COM 5201 RUFÉ SNOW DRIVE #400 NORTH RICHARD HILLS TX 76180  
SANTANDER CONSUMER USA 8585 N STEMONS FWY STE DALLAS TX 75247  
SANTANDER CONSUMER USA PO BOX 560284 DALLAS TX 75356  
SERVICE BUREAU INC 2705 81ST STREET LUBBOCK TX 79423  
TEXAS MIDWEST ER PHYSICIANS PO BOX 676240 DALLAS TX 75267  
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102  
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242  
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530  
WELLS FARGO BANK NA 4137 121ST STREET URBANDALE IA 50323  
WELLS FARGO FINANCIAL TEXAS INC 4137 121ST STREET URBANDALE IA 50323  
WEST CENTRAL TEXAS COLLECTION BUREAU PO BOX 2586 ABILENE TX 79604  
WFFINANCIAL 800 WALNUT ST DES MOINES IA 50309  
WFNNB/BEALLS PO BOX 2974 MISSION KS 66201  
WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS TX 75242  
YNG & YNG PO BOX 891738 OKLAHOMA CITY OK 73189